

Certificate Number: 03088-PAE-DE-036243024

Bankruptcy Case Number: 21-13147



03088-PAE-DE-036243024

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 5, 2022, at 11:54 o'clock AM CST, Joy Rivers completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 5, 2022 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor